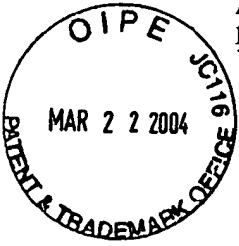


App. No. 09/965,953  
Amdt. Dated 03/19/2004  
Reply to Office Action of 11/19/2003



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No. : 09/965,953                      Confirmation No. 3331  
Applicant : Kenneth J. Lancos  
Filed : 09/28/2001  
TC/A.U. : 2876  
Examiner : Edwyn Labaze  
Title : System and Method for Making Monetary  
Transactions Within A Coverage Area  
  
Docket No. : 5243P001  
Customer No. : 8791

Commissioner for Patents  
PO Box 1450  
Alexandria VA 22313-1450

**AMENDMENT AND RESPONSE TO OFFICE ACTION**

Dear Sir:

In response to the Office action mailed on 11/19/2003,  
please enter the following amendments and remarks in the  
above-identified patent application as follows:

SPECIFICATION amendments begin on page 2.

CLAIM amendments begin on page 3.

REMARKS begin on page 14.

CONCLUSION with signature is on page 23.

03/23/2004 JADD01 00000015 09965953

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